

Information to identify the case:

Debtor 1

Pedro Cardoza

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0258

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Western District of Texas

Case number: **21-51597-mmp****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Pedro Cardoza

3/31/22**For the
court:**Barry D. Knight
Clerk of the Bankruptcy Court**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Texas

In re:
Pedro Cardoza
Debtor

Case No. 21-51597-mmmp
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-5
Date Rcvd: Mar 31, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2022:

Recip ID	Recipient Name and Address
db	+ Pedro Cardoza, 1306 Keats Street, San Antonio, TX 78211-1538
18270744	+ Cap Fin Co, 216 Broadway, San Antonio, TX 78205-1924
18270745	+ CarFinance.com, Attn: Bankruptcy, 620 Newport Center Dr #1100, Newport Beach, CA 92660-8011
18270749	Datasearch Inc, Atten: Bankruptcy Dept, 85 Ne Interstate Loop 410 Ste 575, San Antonio, TX 78217
18270751	+ Reg Fin 0417, 979 Batesville Road, Greer, SC 29651-6819
18270755	+ Toledo, Po Box 2935, Gainesville, GA 30503-2935
18270756	+ Toledo Fin, Po Box 2935, Gainesville, GA 30503-2935
18270757	#+ Worth Financial Corp, Attn: Bankruptcy, 11671 Jollyville Rd #204, Austin, TX 78759-4141

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
ust	+ Email/Text: USTPRegion07.SN.ECF@usdoj.gov	Mar 31 2022 22:09:00	United States Trustee - SA12, US Trustee's Office, 615 E Houston, Suite 533, San Antonio, TX 78295-1601
18270746	+ EDI: WFNNB.COM	Apr 01 2022 02:08:00	Comenity Capital/Gamestop, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
18284439	Email/PDF: bncnotices@becket-lee.com	Mar 31 2022 22:08:39	Conn Appliances, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
18270748	+ Email/Text: CSIBKR@CREDITSYSTEMSINTL.COM	Mar 31 2022 22:10:00	Credit Systems International, Inc, Attn: Bankruptcy, Po Box 1088, Arlington, TX 76004-1088
18270750	Email/Text: Bankruptcy.Court@famsa.com	Mar 31 2022 22:09:00	Famsa Inc, Attn: Bankruptcy, Po Box 36929, Houston, TX 77236
18288833	EDI: JEFFERSONCAP.COM	Apr 01 2022 02:08:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
18270752	Email/Text: ARPacerRequest@ssfcu.org	Mar 31 2022 22:09:00	Security Service FCU, Risk Management, Po Box 691586, San Antonio, TX 78269
18270753	Email/Text: smbk@heightsfinance.com	Mar 31 2022 22:09:00	Southern Finance/smc, 150 Executive Center Drive, Greenville, SC 29615
18270754	Email/Text: sherry@bushwoodjj.com	Mar 31 2022 22:09:00	Stepstone, 1223 N. Rock Rd., Wichita, KS 67206

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0542-5
Date Rcvd: Mar 31, 2022

User: admin
Form ID: 318

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Total Noticed: 17

18270747 Conn Appliances Inc

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2022 at the address(es) listed below:

Name	Email Address
Daniel J. Ciment	on behalf of Debtor Pedro Cardoza Daniel@cimentlawfirm.com CaseStatus@cimentlawfirm.com;CimentBKECF@gmail.com
Jose C Rodriguez	jcrodlaw@gmail.com letty mreyna@gmail.com;jrodriguez@ecf.axosfs.com
United States Trustee - SA12	USTPRegion07.SN.ECF@usdoj.gov

TOTAL: 3